



Free Health Insurance for COFA Citizens



OREGON HEALTH INSURANCE
MARKETPLACE

COFA Premium Assistance Program: 2018 Summary Report

In its second year of operations, the COFA Premium Assistance Program continued to serve Oregonians from Compact of Free Association islands, and the program measured progress toward coverage goals.

For 2018 coverage, Oregon's COFA program received 627 applications for assistance, and 672 people qualified for the program. There is some attrition during the year, with members ending their Marketplace coverage either intentionally, when they get other coverage, or less deliberately, when they are unable to fulfill some eligibility-verifications requirements.

Accounting for attrition over the year, the COFA program had an average of 460 members in 2018. This was an increase compared to 2017, when the year's average was 291 members.

Premiums and out-of-pocket reimbursement claims paid by the COFA program for 2018 totaled \$220,058. Insurance carriers paid \$3,426,718 in claims.

Making sure consumers had all necessary support to submit their eligibility verifications and claims for reimbursement were priorities for the COFA program. Submitting these is crucial to keeping and using coverage.

Data from 2018 suggest efforts have been effective. The average number of members retained over the year rose by 58 percent compared to 2017.

The total value of claims reimbursed by the program also rose between 2017 and 2018. Factors in addition to staff outreach and consumer familiarity may be affecting these measures.

The value of total claims reimbursed by the program is particularly affected by program members' financial situations and by member health status. Claims reimbursed by the program rose by 1 percent, but enrollment rose by more than 36 percent (measured by the year's average.)

The COFA program's partners are essential to making it successful. In 2018, those partners included community organization APANO, and insurance agencies Henri Cross and Pacific View Financial.

About the COFA program:

The COFA Premium Assistance Program, operating since 2017, is administered by the Marketplace. The program serves low-income citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau who live in Oregon. Under the Compact of Free Association, these citizens are permitted to reside in the United States, but COFA adults are not eligible for full Medicaid (the Oregon Health Plan) under federal law. The COFA Premium Assistance Program connects these Oregonians to coverage.